



CHICAGO TITLE INSURANCE COMPANY

ALTA COMMITMENT

COMMITMENT NO. 53-08557-H-1

SCHEDULE A

Address Reference:

1414 E. Rhorer Rd.
Bloomington, IN 47401

1. Commitment Date: **March 30, 2026 at 12:00 AM**

2. Policy (or policies) to be issued:

- | | |
|---|-----------------------------------|
| a. ALTA Homeowners Policy One-to-Four Family (07/01/21) | Policy Amount
To Be Determined |
|---|-----------------------------------|

For one-to-four family residential properties and lots in recorded subdivisions and titled in individuals an ALTA Homeowners Policy One-to-Four Family (07/01/21) policy will be issued. For all other transactions an ALTA Owners Policy (07/01/21) policy will be issued.

Proposed Insured: **A Legally Qualified Entity Yet To Be Determined**

- | | |
|----|---------------------|
| b. | Policy Amount
\$ |
|----|---------------------|

Proposed Insured:

3. The estate or interest in the Land described or referred to in this Commitment is *Fee Simple*.

4. Title to the *Fee Simple* interest in the land described or referred to in this Commitment is, at the Commitment Date, vested in:

Heirs at Law of David Howard

5. The land referred to in this Commitment, situated in the County of **Monroe**, State of Indiana, is described as follows:

Lot Number Three (3) in Kenworthy Subdivision, as shown on the plat recorded in Plat Cabinet C, Envelope 11, in the office of the Recorder of Monroe County, Indiana.

Issuing Agent: John Bethell Title Company, Inc., 2626 South Walnut Street, Bloomington, IN 47401
Phone: (812)339-8434 Fax: (812)333-5063
Email: customerservice@johnbtitle.com

SCHEDULE A
(Continued)

Authorized Signatory



Nathan Bethell
Title Examiner
John Bethell Title Company, Inc.

End of Schedule A
Chicago Title Insurance Company

Issuing Agent: John Bethell Title Company, Inc., 2626 South Walnut Street, Bloomington, IN 47401
Phone: (812)339-8434 Fax: (812)333-5063
Email: customerservice@JohnBTitle.com

SCHEDULE B - SECTION I REQUIREMENTS

COMMITMENT NO. 53-08557-H-1

The following requirements must be met:

- A. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
- B. Pay the agreed amounts for the interest in the land and/or mortgage to be insured.
- C. Pay us the premiums, fees and charges for the policy.
- D. Documents satisfactory to us creating the interest in the land and/or mortgage to be insured must be signed, delivered and recorded.

NOTICE OF REQUIREMENT - WIRE TRANSFER OF CLOSING FUNDS

Effective July 1, 2009 Indiana law prohibits disbursement of closings unless all necessary funds required are wire transferred to the settlement agent's escrow account. (see I.C. 27-7-3.7) The law applies to all parties including lenders, buyers, sellers and real estate professionals. If the total of funds required from any single party to the transaction is less than \$10,000 a cashiers or certified check may be substituted. Corporate checks from licensed real estate brokerage companies specifically for earnest money and less than \$10,000 are also acceptable.

- 1. For each policy to be issued as identified in Schedule A, Item 2, the Company shall not be liable under this commitment until receives a designation for a Proposed Insured, acceptable to the Company. As provided in Commitment Condition 4, the Company may amend this commitment to add, among other things, additional exceptions or requirements after the designation of the Proposed Insured.
 - 2. Execution and recordation of a Personal Representative's Deed from Michael Carmin, Successor Administrator of the Estate of David Howard, appointed under Cause Number 53C01-2305-EU-000103 in the Monroe County Circuit Court, to A Legally Qualified Entity Yet To Be Determined.
 - 3. Vendor's Affidavit in satisfactory form executed by Michael Carmin, Successor Administrator of the Estate of David Howard, should be furnished us at closing.
 - 4. Release of Mortgage from David Howard to Indiana University Credit Union, in the amount of \$546,000.00 and recorded March 12, 2021 as Instrument No. 2021004845.
- E. Payment of \$5 Title Insurance Enforcement Fund fee required by IC 27-7-3 for each policy issued in connection with the transaction.

**End of Schedule B - I
Chicago Title Insurance Company**

Issuing Agent: John Bethell Title Company, Inc., 2626 South Walnut Street, Bloomington, IN 47401
Phone: (812)339-8434 Fax: (812)333-5063
Email: customerservice@johnbtitle.com

SCHEDULE B - SECTION II EXCEPTIONS

COMMITMENT NO. 53-08557-H-1

The policy will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Taxes or special assessments which are not shown as existing liens by the Public Records.
2. Any facts, rights, interests or claims which are not shown by the public record but which could be ascertained by an accurate survey of the land or by making inquiry of persons in possession thereof.
3. Easements, liens or encumbrances or claims thereof, which are not shown by the public record.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records
5. Any lien or right to lien for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public record.
6. Defects, liens, encumbrances, adverse claims, or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed Insured acquires for value of record the estate or interest or mortgage covered by this Commitment.
7. Any liens, encumbrances, requirements and other matters shown in Schedule B – I and not released or otherwise disposed of to our satisfaction.
8. Minerals or mineral rights or any other subsurface substances (including, without limitation, oil, gas and coal), and all rights incident thereto, now or previously leased, granted, excepted or reserved.
9. Easements for public utilities and incidental purposes as shown on the plat of the subdivision over the east, west, south, and western portion of the north 7.5 feet; and ingress, egress, and utility easement over the eastern portion of the north 33 feet.
10. Fifty (50) foot dedicated right of way of Rhorer Road as shown on the plat of the subdivision.
11. Covenants, Conditions, Restrictions and Easements contained within the plat of Kenworthy Subdivision.
12. Easement in favor of the City of Bloomington Utilities for sewer line and incidental purposes recorded August 14, 2001 as Instrument No. 2001016970.
13. Terms and provisions of Declaration of Easement recorded October 20, 2011 as Instrument No. 2011014531.
14. Terms and provisions of Shared Roadway and Maintenance Agreement recorded January 15, 2015 as Instrument No. 2015000592.
15. Taxes for the year 2025 due and payable 2026 a lien now payable.
Taxes are assessed in the name of owner as shown in Schedule A, Paragraph 4.
Taxing Authority: Perry Township.
Duplicate Number: 53-08-21-101-001.000-008.
Assessed Value - Land: \$70,900;

Issuing Agent: John Bethell Title Company, Inc., 2626 South Walnut Street, Bloomington, IN 47401
Phone: (812)339-8434 Fax: (812)333-5063
Email: customerservice@johnbtitle.com

SCHEDULE B - SECTION II
(Continued)

Improvements: \$542,400;
Exemptions: \$36,798-2%D, Credits: \$0
May installment in the amount of \$4,359.80 is UNPAID;
November Installment in the amount of \$4,359.80 is UNPAID;
Prior Year Delinquencies: \$0.00 . Penalties and/or Adjustments: \$0.00
STORM WATER FEES:
May Installment in the amount of \$37.88 is UNPAID. November Installment in the amount of \$37.88 is UNPAID.
Total amount due to pay all outstanding taxes, delinquencies and penalties \$8,795.36.

16. Taxes for the year 2026 payable 2027 and thereafter, a lien but not yet due or payable.

NOTE: Indiana state law, effective July 1, 2023, prohibits ownership of certain real property by certain foreign parties. This law can be found at Indiana Code § 1-1-16-1, et seq. ("the Act"). Any loss or damage resulting from a violation of the Act is excluded under the terms of the Policy.

The company does not insure that the land described in paragraph 4 of schedule A accurately comprises any acreage or area referred to therein.

This commitment is furnished by the company or its policy issuing agent solely for the issuance of a policy or policies of title insurance of the company. This commitment is not an abstract or an opinion of title. Liability under this commitment is defined by and limited to the terms and conditions of this commitment and the title insurance policy to be issued. This commitment is not binding on the company until such time as the proposed insured and policy amounts are specifically identified in Schedule A, Paragraph 2. Persons and entities not listed as proposed insured's are not entitled to rely upon this commitment for any purpose.

Note: Unless otherwise shown above, there are no recorded judgments against any parties having an interest in the land described in Schedule A that have priority over the interests to be insured.

Note: Exceptions 1 through 4, above, will be deleted for any loan policy committed to be issued. All applicable ALTA Endorsement forms including 4, 5, 6, 6.2, 8.1 and 9 will be issued with the loan policy.

End of Schedule B - II
Chicago Title Insurance Company

Issuing Agent: John Bethell Title Company, Inc., 2626 South Walnut Street, Bloomington, IN 47401
Phone: (812)339-8434 Fax: (812)333-5063

Issuing Agent: John Bethell Title Company, Inc., 2626 South Walnut Street, Bloomington, IN 47401
Phone: (812)339-8434 Fax: (812)333-5063
Email: customerservice@johnbtitle.com